

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

|                      |   |                            |
|----------------------|---|----------------------------|
| <b>In Re:</b>        | ) | <b>20-16937</b>            |
|                      | ) |                            |
| <b>KEISHA MALEC,</b> | ) | <b>Chapter 13</b>          |
|                      | ) |                            |
| <b>Debtor.</b>       | ) | <b>Hon. Judge: GOLDGAR</b> |

**NOTICE OF OBJECTION**

*To the following persons or entities who have been served via electronic mail:*

U.S. Bankruptcy Trustee: USTPRegion11.ES.ECF@usdoj.gov

Glenn Stearns, Chapter 13 Trustee: [stearns\\_g@lisle13.com](mailto:stearns_g@lisle13.com)

Dana O'Brien, Attorney for Lakeview Loan Servicing, LLC: [dana.obrien@mccalla.com](mailto:dana.obrien@mccalla.com)

Kinnera Bhoopal, Attorney for Lakeview Loan Servicing, LLC: [kinnera.bhoopal@mccalla.com](mailto:kinnera.bhoopal@mccalla.com)

*To the following persons or entities who have been served via U.S. Mail:*

Keisha Malec, 18106 W. Hampshire Dr., Gurnee, IL 60031

Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, Bankruptcy Department, 3637 Sentara Way, Virginia Beach, VA 23452

Dana O'Brien, McCalla Raymer Pierce, LLC, 1 N. Dearborn St., Suite 1200, Chicago, IL 60602

PLEASE TAKE NOTICE that on **November 19, 2021**, at **9:30 AM**, I will appear before the Honorable Judge **GOLDGAR**, or any judge sitting in that judge's place, and present the **Objection to Claim Number 19-1 (Lakeview Loan Servicing, LLC)**, a copy of which is attached.

**This motion will be presented and heard electronically using Zoom for Government.** No personal appearance in court is necessary or permitted. To appear and be heard on the motion, you must do the following:

**To appear by video**, use this link: <https://www.zoomgov.com/>. Then enter the meeting ID and password.

**To appear by telephone**, call Zoom for Government at 1-669-254-5252 or 1-646-828- 7666. Then enter the meeting ID and password.

**Meeting ID and password.** The meeting ID for this hearing is **160 817 7512** and the password is **623389**. The meeting ID and password can also be found on the judge's page on the court's web site.

**If you object to this motion** and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without a hearing.

### **PROOF OF SERVICE**

The undersigned certifies that copies of this Notice and attachments were served to the listed persons or entities, if service by mail was indicated above, by depositing same in the U.S. Mail at Wheeling, Illinois 60090, on or before October 13, 2021, at 5:30 p.m., with proper postage prepaid, unless a copy was provided electronically by the Bankruptcy Court.

DATE OF SERVICE: October 13, 2021

/s/ Robert C. Bansfield Jr.

Robert C. Bansfield Jr., A.R.D.C. #6329415

Attorney for the Debtor  
DAVID M. SIEGEL & ASSOCIATES  
790 Chaddick Drive  
Wheeling, IL 60090  
(847) 520-8100  
[rbansfield@davidmsiegel.com](mailto:rbansfield@davidmsiegel.com)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

|                      |   |                            |
|----------------------|---|----------------------------|
| <b>In Re:</b>        | ) | <b>20-16937</b>            |
|                      | ) |                            |
| <b>KEISHA MALEC,</b> | ) | <b>Chapter 13</b>          |
|                      | ) |                            |
| <b>Debtor.</b>       | ) | <b>Hon. Judge: GOLDGAR</b> |

**OBJECTION TO CLAIM NO. 19-1 (LAKEVIEW LOAN SERVICING, LLC)**

NOW COMES the Debtor, **Keisha Malec**, by and through her attorneys, DAVID M. SIEGEL & ASSOCIATES, LLC, to present this Objection to Claim 19-1 (Lakeview Loan Servicing, LLC), and in support thereof states as follows:

- 1) Jurisdiction is proper and venue is fixed in this Court with respect to these parties.
- 2) The Debtor filed a Chapter 13 petition on September 11, 2020. The Debtor's Chapter 13 Plan was confirmed on January 8, 2021. Glenn Stearns was appointed Trustee in this case.
- 3) The Debtor listed Lakeview Loan Servicing, LLC ("Lakeview") as one of her creditors.
- 4) On November 20, 2020, Lakeview filed a proof of claim, Claim No. 19-1, on the Claims Register for a mortgage secured by Debtor's property in the amount of \$290,725.69. *See Exhibit A.*
- 5) This claim contains \$16,832.27 in mortgage arrears that the Debtor owes to Lakeview. *See Exhibit A.*
- 6) Debtor was approved for a Department of Housing and Urban Development mortgage assistance program that helped her pay for her pre- and post-petition mortgage arrears. Lakeview received a payment of \$35,850.73 from the Department of Housing and Urban Development on April 20, 2021. *See Exhibit B.*

- 7) On July 20, 2021, Debtor's attorneys emailed the attorneys for Lakeview requesting that they amend the claim to show the receipt of these funds.
- 8) As of today, the proof of claim has not been amended to reflect the payment received.
- 9) As a result of the aforementioned, the claim filed by the Lakeview should be disallowed as to the arrearage amount of \$16,832.27 and replaced with \$0.00.

WHEREFORE, pursuant to 11 U.S.C. §502(a), the Debtor, **Keisha Malec**, respectfully requests that this honorable Court enter an order disallowing Claim No. 19-1 as to the mortgage arrearage amount listed and for such other and further relief as the Court shall deem proper.

Respectfully Submitted,

/s/ Robert C. Bansfield Jr.  
Robert C. Bansfield Jr., A.R.D.C. #6329415  
Attorney for the Debtor

David M. Siegel & Associates, LLC  
790 Chaddick Drive  
Wheeling, IL 60090  
(847) 520-8100  
[rbansfield@davidmsiegel.com](mailto:rbansfield@davidmsiegel.com)